

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
Walter C. MUREN)	Group Art Unit: 3627
Application No.: 10/731,433)	Examiner: Obeid, Fahd A.
Filed: December 10, 2003)	
For: SYSTEMS AND METHODS FOR)	Confirmation No.: 5179
PROVIDING AN ADJUSTABLE)	
RATE MORTGAGE WITH A)	
FIXED MONTHLY PAYMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed January 29, 2008, the period for response to which extends through April 29, 2008, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2.

Amendments to the Claims begin on page 3.

Remarks follow the amendment sections of this paper.